

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

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07/02/2024

IN RE:

ZACHARY J.L. SEVERNS, SR.  
218 OLD ORCHARD WAY  
JOHNSTOWN, PA 15905  
XXX-XX-4598      Debtor(s)

Case No.19-70533 JAD  
Chapter 13

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known . In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to

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which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment  
of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual  
amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete  
payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until  
final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and  
Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

7/2/2024

**CLAIM RECORDS**

<b>SYNCHRONY BANK**</b> C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021 NORFOLK, VA 23541	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: R US/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.: 2918
<b>PHELAN HALLINAN DIAMOND &amp; JONES LLP</b> C/O PMB SSS ACQUISITION PO BOX 8990 TURNERSVILLE, NJ 08012-8990	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: QUICKEN LNS/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>JPMORGAN CHASE BANK NA</b> NATIONAL BANKRUPTCY DEPARTMENT PO BOX 901032 FT WORTH, TX 76101-2032	Trustee Claim Number:3 INT %: 6.00% Court Claim Number:9  CLAIM: 4,591.18 COMMENT: \$5181.24/C*5182@6%/PL*2010 T & C/SCH*DKT!*PIF/CR/LTR	CRED DESC: VEHICLE ACCOUNT NO.: 1102
<b>ONE MAIN FINANCIAL GROUP LLC - A/S/F WELL</b> C/O ONE MAIN* PO BOX 3251 EVANSVILLE, IN 47731-3251	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:5  CLAIM: 0.00 COMMENT: SURR/PL*2735.09/CL	CRED DESC: VEHICLE ACCOUNT NO.: 5698
<b>QUICKEN LOANS LLC FKA QUICKEN LOANS INC</b> 635 WOODWARD AVE DETROIT, MI 48226	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:4-2  CLAIM: 0.00 COMMENT: PMT/NMPC/STIP*DKT4LMT*BGN 9/19*AMD	CRED DESC: MORTGAGE REGULAR PAYMENT ACCOUNT NO.: 9426
<b>AMERISERV FINANCIAL</b> 216 FRANKLIN ST STE 608 PO BOX 520 JOHNSTOWN, PA 15907-0520	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:2  CLAIM: 7,882.82 COMMENT: 0323/SCH*SIGNED@SEAL 3/29/17	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 0418
<b>PORTFOLIO RECOVERY ASSOCIATES LLC</b> PO BOX 12914 NORFOLK, VA 23541	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:10  CLAIM: 1,616.42 COMMENT: BBY/CITBANK	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9026
<b>DIRECTV LLC BY AMERICAN INFOSOURCE LP</b> - Trustee Claim Number:8 INT %: 0.00% PO BOX 5008 CAROL STREAM, IL 60197-5008	Court Claim Number:8  CLAIM: 81.20 COMMENT: X3884/SCH	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1172
<b>JEFFERSON CAPITAL SYSTEMS LLC*</b> PO BOX 772813 CHICAGO, IL 60677-2813	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:3  CLAIM: 952.26 COMMENT: REF 3423561080*X0003/SCH*BLUESTEM*FINGERHUT	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6537
<b>JPMORGAN CHASE BANK NA S/B/M/T CHASE B</b> C/O JPMORGAN CHASE BANK NA PO BOX 15368 WILMINGTON, DE 19850	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:1  CLAIM: 2,531.57 COMMENT:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 3254

<b>MIDLAND FUNDING LLC</b> C/O MIDLAND CREDIT MANAGEMENT INC - AGEICourt Claim Number:7 PO BOX 2011	Trustee Claim Number:11 INT %: 0.00%  CLAIM: 379.34 WARREN, MI 48090 COMMENT: 4189/SCH*SYNCHRONY/TOYS R US	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 2918
<b>PORTFOLIO RECOVERY ASSOCIATES LLC</b> PO BOX 12914	Trustee Claim Number:12 INT %: 0.00% Court Claim Number:6  CLAIM: 415.18 NORFOLK, VA 23541 COMMENT: CAPITAL ONE NA	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7751
<b>QUICKEN LOANS LLC FKA QUICKEN LOANS INC</b> 635 WOODWARD AVE	Trustee Claim Number:13 INT %: 0.00% Court Claim Number:4-2  CLAIM: 5,472.77 DETROIT, MI 48226 COMMENT: 5473/PL*THRU 8/19*AMD	CRED DESC: MORTGAGE ARR. ACCOUNT NO.: 9426
<b>MANLEY DEAS KOCHALSKI LLC</b> PO BOX 165028	Trustee Claim Number:14 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COLUMBUS, OH 43216-5028 COMMENT: JPMORGAN CHASE/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>QUICKEN LOANS LLC FKA QUICKEN LOANS INC</b> 635 WOODWARD AVE	Trustee Claim Number:15 INT %: 0.00% Court Claim Number:4-2  CLAIM: 1,400.00 DETROIT, MI 48226 COMMENT: PAY/CONF*NT/PL*ATTY FEES 7/19*BK/POC 9/19,10/19	CRED DESC: POST PETITION FEE NOTICE ACCOUNT NO.: 9426
<b>GRB LAW**</b> C/O JEFFREY R HUNT ESQ - FOR PNG CO 525 WILLIAM PENN PLACE STE 3110  PITTSBURGH, PA 15219	Trustee Claim Number:16 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: PEOPLES/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>DSO Recipient</b>	Trustee Claim Number:17 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: ID #265726	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.:
<b>KML LAW GROUP PC*</b> 701 MARKET ST STE 5000  PHILADELPHIA, PA 19106	Trustee Claim Number:18 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: QUICKEN LNS/PRAE	CRED DESC: NOTICE ONLY ACCOUNT NO.:
<b>PEOPLES NATURAL GAS CO LLC*</b> ATTN BANKRUPTCY DEPARTMENT 375 NORTH SHORE DR  PITTSBURGH, PA 15212	Trustee Claim Number:19 INT %: 0.00% Court Claim Number:  CLAIM: 0.00 COMMENT: PMT/OE-PL-CONF*BGN 12/21 DIST	CRED DESC: PRIORITY CREDITOR ACCOUNT NO.: 1770